

# Enhanced Data in Payments

## Corporate accounts held in Europe

This document provides details on the enhanced data<sup>1</sup> elements mandated or encouraged in payments initiated by corporate clients and provides timelines for these. Whilst these dates outline when you must adhere to these requirements, Barclays aims to support these enhanced data requirements within your digital payments journeys from the earliest opportunity.

### Enhanced Data in International Payments

International Payments are processed mainly through correspondent banking, leveraging the SWIFT network. Each individual jurisdiction and local payment scheme will have their own payment data and formatting requirements.

The migration to a global payments standard (ISO 20022) is expected to lead to a common set of rules regarding enhanced data in payments. For further details please refer to the [Global Payments Guide](#), that we will continue to update as data requirements evolve.

Barclays will continue to engage within the industry and work with payment schemes to understand their view and position on enhanced data points. We will continue to keep you updated as these views evolve.

Data element	Euro High Value Payments	SEPA Payments
Structured Address	Mandatory when a debtor or creditor address is provided, from November 2025	No plan to mandate
Legal Entity Identifier	No plan to mandate	No plan to mandate
Purpose of Payment Code	No plan to mandate	No plan to mandate
Structured Remittance	No plan to mandate	No plan to mandate

<sup>1</sup>We recommend that you review this guide in conjunction with the guide 'Introduction to Enhanced Data in Payments' which can be found in the [Digital Channels Help Centre](#).

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit [barclayscorporate.com/alternativeformats](https://www.barclayscorporate.com/alternativeformats).

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